

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Camden (Camden County)

| <u>Company</u> | <u>HO-3</u> | <u>HO-4</u> | <u>HO-6</u> |
|--|---------------|-------------|-------------|
| AAA Mid-Atlantic Ins Co of NJ | \$606 | \$172 | \$199 |
| All America Ins Co (Central Mutual of OH Group) | \$532 | N/A | N/A |
| Allstate NJ Ins Co | \$537 | \$115 | \$158 |
| American European Ins Co (Rutgers Group) (5) | \$623 | N/A | \$386 |
| American Fire & Casualty Co (Ohio Casualty Group) | \$769 | N/A | \$337 |
| American Home Assur Co (American International Group) (2) | \$716 | \$144 | \$217 |
| American Ins Co (Allianz Group) (2) | \$847-\$1,131 | N/A | N/A |
| American International Ins Co of NJ (American International Group) (3) | \$756 | \$209 | \$281 |
| Amica Mutual Ins Co (1) | \$809-\$1,019 | \$143-\$179 | \$208-\$262 |
| Armed Forces Ins Exchange (3) | \$499 | N/A | \$124 |
| Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) | \$712 | \$171 | \$215 |
| Balboa Ins Co | \$881-\$1,311 | \$98 | \$188 |
| Bay State Ins Co (Andover Group) | \$883 | \$150 | \$212 |
| Camden Fire Ins Assoc (OneBeacon Group) | \$426-\$559 | \$130-\$174 | \$179-\$218 |
| Castlepoint Ins Co (Tower Group) | \$667-\$827 | \$187-\$211 | \$262-\$296 |
| Centennial Ins Co (Atlantic Mutual Group) (4) | \$786 | \$173 | \$217 |
| Central Mutual Ins Co (Central Mutual of OH Group) | \$679 | \$161 | \$205 |
| Chubb Ins Co of NJ (Chubb Group) (2) | \$1,512 | \$650 | \$559 |
| Citizens Ins Co of Amer (Hanover Insurance Group) | \$598 | N/A | \$151 |
| Cumberland Mutual Fire Ins Co | \$631-\$793 | \$193 | \$247 |
| Electric Ins Co (3) | \$463-\$1,505 | \$103 | \$96 |
| Empire Fire & Marine Ins Co | \$341-\$457 | N/A | N/A |
| Encompass Ins Co of NJ (Encompass Group) | \$595-\$735 | \$182-\$228 | \$197-\$246 |
| Encompass P&C Ins Co of NJ (Encompass Group) | \$476-\$1,214 | \$158-\$431 | \$168-\$455 |
| Excelsior Ins Co | \$580 | \$156 | \$212 |
| Farm Family Casualty Ins Co (3) | \$815 | \$100 | \$175 |
| Farmers Ins Co of Flemington | \$697 | \$205 | \$260 |
| Farmers Mutual Fire Ins Co of Salem Cty | \$923 | \$148 | \$282 |
| Federal Ins Co (Chubb Group) | \$981 | \$143 | \$193 |
| Fidelity Mohawk Ins Co (Franklin Mutual Group) | \$525-\$543 | \$126 | \$165 |
| Fidelity National Prop and Cas Ins | \$362 | \$112 | \$167 |
| Fireman's Fund Indemnity Corp (Allianz Group) | \$1,004 | N/A | N/A |
| Fireman's Fund Ins Co (Allianz Group) | \$1,131 | \$124-\$158 | \$190-\$214 |
| First American Property & Casualty Ins Co | N/A | \$232 | N/A |
| First Trenton Indemnity Co (St. Paul Travelers Group) (4) | \$510 | \$121 | \$156 |
| Fitchburg Mutual Ins Co | \$917 | \$128 | \$247 |
| FMI Ins Co (Franklin Mutual Group) | \$438 | N/A | \$156 |
| Foremost Ins Co | \$1,075 | N/A | N/A |
| Founders Ins Co | \$535-\$624 | \$178 | \$175 |
| Franklin Mutual Ins Co (Franklin Mutual Group) | \$547 | \$126 | \$165 |
| Germantown Ins Co (Philadelphia Contributionship Group) (2) | \$681 | N/A | \$231 |
| Graphic Arts Mutual Ins Co | \$625-\$916 | \$100-\$166 | \$198-\$232 |
| Great Northern Ins Co (Chubb Group) (2) | \$1,512 | \$604 | \$521 |

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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| Hanover Ins Co (Hanover Insurance Group) | \$916 | \$137 | \$179 |
| Harleysville Ins Co of NJ | \$859-\$1,006 | \$181-\$211 | \$227-\$266 |
| Hartford Underwriters Ins Co (The Hartford Group) (3) (4) | \$900 | \$120 | \$169 |
| High Point Preferred Ins Co | \$877 | \$161 | \$175 |
| Homesite Ins Co | \$756 | \$209 | \$281 |
| IDS Property Casualty Ins Co | \$1,166 | \$143 | \$234 |
| Liberty Mutual Fire Ins Co | \$587-\$2,178 | \$117 | \$185 |
| Massachusetts Bay Ins Co (Hanover Insurance Group) | \$737 | \$127 | \$165 |
| Mercer Ins Co of NJ Inc | \$588-\$791 | \$227 | \$236 |
| Merchants Mutual Ins Co (Merchants Group) | \$824 | \$232 | \$255 |
| Merchants Preferred Ins Co (Merchants Group) | \$623 | N/A | \$386 |
| Merrimack Mut Fire Ins Co (Andover Group) | \$949-\$1,342 | \$157 | \$218 |
| Metropolitan Group Property & Casualty Ins Co | \$1,053 | \$117 | \$176 |
| New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3) | \$678 | \$50 | \$85 |
| New Jersey Re-Insurance Co (New Jersey Manufacturers Group) | \$801 | \$56 | \$97 |
| Ohio Casualty Ins Co (Ohio Casualty Group) | \$1,134 | \$173 | \$254 |
| Pacific Indemnity Co (Chubb Group) | \$981 | \$143 | \$193 |
| Pennsylvania General Ins Co (OneBeacon Group) (4) | \$426-\$559 | \$130-\$174 | \$179-\$218 |
| Philadelphia Contributionship Ins (Philadelphia Contributionship Group) | \$681 | \$177 | \$351 |
| Preferred Mutual Ins Co | \$578 | \$148 | \$180 |
| Preserver Ins Co (Tower Group) (5) | \$576 | \$158 | \$130 |
| Proformance Ins Co | \$749 | N/A | \$202 |
| Property & Cas Ins Co Of Hartford (The Hartford Group) (3) | \$818 | \$102 | \$167 |
| Providence Mutual Fire Ins Co | \$543-\$954 | \$179 | \$189 |
| Public Service Mutual Ins Co | \$397 | \$118 | \$114 |
| Quincy Mutual Fire Ins Co | \$680-\$845 | \$143 | \$184 |
| Rutgers Cas Ins Co (Rutgers Group) | \$531-\$700 | \$136-\$174 | \$146-\$189 |
| Selective Ins Co of Amer (Selective Group) | \$756 | \$140 | \$184 |
| Selective Way Ins Co (Selective Group) | \$628 | N/A | \$184 |
| State Farm Fire and Casualty Co | \$662 | \$113 | \$205 |
| Tokio Marine & Nichido Fire Ins Co Ltd | \$856 | \$149 | \$360 |
| Tower Ins Co of NY (Tower Group) | \$667 | N/A | \$264 |
| Tower National Ins Co (Tower Group) | \$667-\$827 | \$187-\$211 | \$262-\$296 |
| Travelers Auto Ins Co of NJ (St. Paul Travelers Group) | \$575 | \$131 | \$138 |
| United Services Auto Association (USAA Group) (1) (3) | \$447-\$536 | N/A | \$118-\$150 |
| USAA Casualty Ins Co (USAA Group) (1) (3) | \$464-\$556 | N/A | \$118-\$150 |
| Vigilant Ins Co (Chubb Group) (2) | \$1,325 | \$650 | \$559 |
| West American Ins Co (Ohio Casualty Group) | \$923 | N/A | \$311 |

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